

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

Kristen Faust

Debtor(s)

Case No. 21-12668-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/29/2021.
- 2) The plan was confirmed on 10/27/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/28/2025.
- 6) Number of months from filing or conversion to last payment: 43.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,114.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$4,500.00
Less amount refunded to debtor \$14.00

NET RECEIPTS: \$4,486.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,713.00
Court Costs \$0.00
Trustee Expenses & Compensation \$392.45
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,105.45

Attorney fees paid and disclosed by debtor: \$1,287.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARCADIA RECOVERY BUREAU	Unsecured	1,530.83	NA	NA	0.00	0.00
BUREAU OF ACCOUNT MANAGEMENT	Unsecured	81.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	15,919.00	15,919.43	15,919.43	175.12	0.00
CHASE BANK USA NA	Unsecured	16,256.00	16,256.73	16,256.73	178.86	0.00
DISCOVER BANK	Unsecured	20,492.00	20,492.16	20,492.16	225.45	0.00
HABIB A BHATTI, MD	Unsecured	202.81	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	132.00	NA	NA	0.00	0.00
NORTHEASTERN TITLE LOANS LLC	Unsecured	2,600.00	NA	NA	0.00	0.00
PENNSSTATE HEALTH	Unsecured	151.47	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,408.00	4,408.50	4,408.50	48.49	0.00
POTTSTOWN HOSPITAL	Unsecured	1,530.83	NA	NA	0.00	0.00
POTTSTOWN MEDICAL SPECIALISTS	Unsecured	150.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	42,477.27	42,477.27	467.28	0.00
QUICKEN LOANS INC	Secured	141,339.00	140,813.33	121.12	121.12	0.00
RESURGENT CAPITAL SERVICES	Unsecured	11,809.00	11,809.40	11,809.40	129.93	0.00
TOWER HEALTH SYSTEM	Unsecured	1,573.86	NA	NA	0.00	0.00
TRUIST BANK	Unsecured	NA	863.87	863.87	9.51	0.00
TRUIST BANK	Unsecured	2,253.00	2,253.34	2,253.34	24.79	0.00
UNITED HEALTHCARE	Unsecured	102.90	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$121.12	\$121.12	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$121.12	\$121.12	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$114,480.70	\$1,259.43	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,105.45</u>	
Disbursements to Creditors	<u>\$1,380.55</u>	
TOTAL DISBURSEMENTS :		<u>\$4,486.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/22/2025

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.